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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re application of : April 5, 2001
Mark E. Peters : IBM Corp. - T81/503-3
Serial No. To be assigned : PO Box 12195
Filed: Herewith : Res. Tri. Park, NC 27709
For: **Enhanced Protection for Account-Based Transactions Through the Use of Personal Authorization Criteria**

INFORMATION DISCLOSURE STATEMENT

Commissioner of Patents & Trademarks
Washington, D. C. 20231

Sir:

This Information Disclosure Statement is being submitted with the above-identified application for patent. Applicants submit herewith patents, publications or other information of which they are aware, which they believe may be material to the patentability of this application and in respect of which there may be a duty to disclose in accordance with 37 C.F.R. 1.56.

While this Information Disclosure Statement may be "material" pursuant to 37 C.F.R. 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to herein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 C.F.R. 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 C.F.R. 1.56(a) exists.

The attached form, PTO-1449, provides a listing of patents, publications, or other information as required by 37 C.F.R. 1.98(a)(1).

A copy of each of the items on PTO-1449 is supplied herewith, except for any pending patent applications, for which no copies are provided herein.

Respectfully submitted,

Gerald R. Woods
Gerald R. Woods
Reg. No. 24,144

GRW/ld
Attachment
Tele. 919-543-7204 Fax: 919-254-4330

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OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)

	AA	"No Credit? No Problem! Digital Cash Made Easy" PC World, February 2001, pp. 60-62
	AB	CardLock™ Presentation, "Tran\$ale, Secure Smart & Simple e-Payments," www.transale.com , December 2000

EXAMINER**DATE CONSIDERED**

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.
